

SANDRA J. BERRIOS

June 10, 2011

Equifax Information Services
[REDACTED]

Trans Union, LLC.
[REDACTED]

Experian Information Solutions
[REDACTED]

RE: Sandra J. Berrios
[REDACTED]

SSN: [REDACTED]

Date of Birth: [REDACTED]

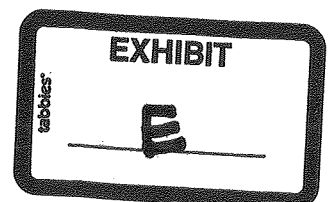
Gentlemen:

My attorney provided me this letter to send you in order that I may make my dispute under the Fair Credit Reporting Act. I am disputing the following inaccurate information you are reporting within my credit file.

1) Flagstar Bank- Real Estate Mortgage- Opened 09/2006- Balance \$310,888

Flagstar Bank is reporting that I am over 120 days delinquent on my mortgage. This is not true. I have a permanent loan modification which I am compliant with. I have had a loan modification since September 2009. I am current on my monthly mortgage payments. Please see the attached modification agreement verifying as such. I am also enclosing my proof of payments. I want this delinquency removed from my credit report immediately.

Please immediately remove this negative account information from my credit report. Please forward this letter and the attachments to the creditor listed above and ask that they verify that what I have said is accurate. In addition, please request that the creditor above send you a copy of the application or any other supporting documents to prove that I owe these debts and/or paid late.



I demand that you investigate my credit file and delete the inaccurate information that I have noted above. When you have completed your investigation, please send me a copy of my credit report that shows the exact information that you would give to someone who was considering me for a loan. Please also send a corrected report to each company that you previously provided a report since September 1, 2009.

Please forward a copy of this letter to your customers when you convey my disputes. If you are not willing to do so, please immediately provide me the names, addresses, and telephone numbers of the people you deal with at these companies so that I can send them a dispute myself.

Also, please call me immediately if you need or will accept additional information to support my disputes. My phone number is [REDACTED] I am having problems getting with my credit because of this inaccurately reported item.

Before you continue to report any further information regarding this matter, please contact me at the above address in order that I may supply you with any other information that you may find helpful. Also, you may call me immediately if you need or will accept additional information to support my disputes.

Very truly yours,



Sandra J. Berrios

Enclosure

STATE OF VIRGINIA

CITY OF Fairfax, to-wit:

Subscribed to and sworn before me this 19th day of June 2011.
Sharell M. Houston
NOTARY PUBLIC

My Commission Expires: Apr 30, 2014

Notary Registration No: 7034455

